

FACSIMILE MESSAGE

6 December 1996

TO: Larry Sklar
442-3919

FROM: John Eckl
421-3698

Larry, Here is my mark-up of the claim I mentioned to you over the phone earlier today. There is one page to follow, which contains an addition to page 1 of the application.

JKE

What is claimed is:

1. A system for communicating financial transactions (bills) and other information from a sender to a recipient via multiple, selectable means, namely conventional paper mail or electronic distribution, or both, and means for electronically transferring funds comprising:

- means for generating said information located at a mailer's site;
- an electronic information server operably connected to said information generating means for processing and routing said information;
- said information server including the steps of:
 - ✓ • verifying accuracy of certain information contained in the billing record;
 - ✓ • identifying each billing record uniquely;
 - retrieving relevant customer data and preferences for use in delivery and transaction;
 - securing the billing record and relevant support information for private transmission over non-secure communications means;
 - verifying successful and accurate delivery of each billing record to both intermediate and recipient destinations;
 - ✓ • determining recipient's review of the transmitted billing record (or lack of it) and provision of contingent notification means;
- a printer operably connected to said server for printing said information;
- an inserting system operably connected to said printer;
- a communications network operably connected to said server for transmitting said information electronically; and
- recipient reception means for receiving said information from said communications network, wherein said server routes said information to said recipient reception means to said printer;
- said recipient reception means including the steps of:
 - automatically retrieving billing records from multiple billors at predetermined intervals;
 - ✓ • acknowledging accurate and complete reception of the billing record(s) upstream to the electronic information server;
 - rendering the transmitted billing information into human readable form;
 - providing recipient with means to pay all or some of the required transaction via automatic funds transfer.

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INSERTER BILLING SYSTEM WITH ELECTRONIC DISTRIBUTIONBackground of the Invention

5 The instant invention relates to envelope inserting equipment, and more particularly to such equipment which is utilized by production mailers to send bills or statements to their customers.

There are many businesses today which utilize envelope inserting apparatus to mail their customers bills or periodic statements. Envelope
10 inserting apparatus is well known and essentially employs bursting apparatus and/or cutting devices, folding apparatus, feeders and conveying devices to assemble a collation of documents and feed the document collation to an inserting station where the collation is inserted into a waiting envelope. The envelope is then closed and sealed and printed with an appropriate amount of
15 postage.

With the emergence of the "information superhighway", many customers today prefer to receive their bills and statements in electronic form on their computers, such as through e-mail. The production mailers sending out the bills and statements can benefit from electronic transmission of bills and statements
20 because delivery can be more timely and the cost of delivery can be significantly reduced relative to delivery of hard copy of bills and statements.

Accordingly, the instant invention provides a system for inserting apparatus which will enable production mailers using the inserting apparatus to offer their customers electronic copies of their bills and statements, *and a mechanism with which to pay them as well.*
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Brief Description of the Drawings

Fig. 1 is a block diagram/system flow chart for the electronic distribution inserter system according to the instant invention.
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Detailed Description of the Preferred Embodiment

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